

UNITED STATES BANKRUPTCY COURT DISTRICT OF Oregon	U.S. BANKRUPTCY COURT DISTRICT OF OREGON FILED June 20, 2005 Clerk, U.S. Bankruptcy Court BY mrf DEPUTY
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, Deadlines, <i>Proposed Case Dismissal</i>, and Trustee Appointment	

A Chapter 7 bankruptcy case concerning the debtor(s) named below was **FILED ON 6/14/05**.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office.

NOTE: The staff of the bankruptcy clerk's office is forbidden by law from giving legal advice.

SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS

Debtor(s) (name(s) and address): Gregg Chapman Baird 607 NE Freemont St Portland, OR 97212–2154	Case Number: 05–36984–tmb7 Soc. Sec./Taxpayer ID Nos.: xxx–xx–7857 Debtor(s) Attorney: AMANDA K. BAILEY 319 SW WASHINGTON ST #520 PORTLAND, OR 97204 Telephone No.: (503) 241–4869 Trustee: Robert K. Morrow Inc POB 1328 Portland, OR 97207 Telephone No.: (503) 227–5120
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DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO!

Meeting of Creditors

July 21, 2005 AT 03:30 PM IN US Trustee's Office, 620 SW Main St Rm 223, Portland, OR 97205
(NOTE: NOT at Mult. Co. Cthse!)

Deadlines

Documents must be *received* by the bankruptcy clerk's office by the following deadlines:

DEADLINE to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/19/05
DEADLINE to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Notice of Proposed Dismissal of Case

YOU ARE NOTIFIED this case may be dismissed without further notice if the debtor(s) fail to either complete the meeting of creditors set above, or timely file any documents and/or make fee payments as ordered by the court, unless within 20 days of the above "FILED" date a party in interest files a written objection to dismissal, **setting forth** specific grounds, with the Clerk of Court AND sends copies to BOTH the debtor's attorney (or debtor if pro se) AND trustee.

IMPORTANT: Unless you receive an Order of Dismissal from this court, this case is active and the automatic stay is in effect!

Trustee Appointment

The trustee named above is hereby appointed as interim trustee in this case. Such trustee's bond shall be the blanket bond heretofore approved and filed with the U.S. Bankruptcy Court Clerk.

UNITED STATES TRUSTEE

DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO!

Bankruptcy Clerk's Office: Phone: 503–326–2231 Office Hours: 9:00AM–4:30PM Paper Document Filing Location: See Information on Back	For the Court: Date: 6/20/05 Clerk, U.S. Bankruptcy Court
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EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by the debtor(s) named on the front side, and an order for relief has been entered.
Relief from Stay	Requests for <i>NON</i> –judicial relief from the stay of §362(a) of the Bankruptcy Code, which limits actions to recover debtor's property, must comply with Local Form #715. Requests for judicial relief must comply with Local Form #720.50.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	The DEBTOR (both husband and wife in a joint case) IS REQUIRED TO ATTEND AND COMPLETE the meeting of creditors scheduled for the date, time and location listed on the front side OR THIS CASE MAY BE DISMISSED! IMPORTANT NOTES: (1) This meeting is NOT held at the court; AND (2) Debtor must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). Original photo IDs and other documents are required. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. YOU THEREFORE SHOULD NOT FILE A PROOF OF CLAIM AT THIS TIME. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim and the deadline for filing your proof of claim, and providing you with a partially completed proof of claim form.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive that objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Court Clerk's Office (Document Filing, and Copies)	Any PAPER document that you file in this bankruptcy case (i.e., one not filed electronically via the Internet) must be filed at: U.S. Bankruptcy Court 1001 SW 5th Ave #700 Portland, OR 97204 (IMPORTANT NOTE: The Meeting of Creditors is <u>NOT</u> held at this address!) You may inspect all filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. A deputy clerk will make copies of paper documents for 50¢ a page (e.g., Schedules average \$10). Additionally, but only in the Portland office as the Eugene vendor quit, you may make copies of paper documents for 15¢ a page. If the document is available as an electronic image, then you may make copies for 10¢ per page using a public access terminal at either court office. Written requests for copies of court documents must include a self addressed and stamped 9" x 12" envelope, a \$26 search fee and the appropriate copy fee.
Internet Access, Information and Legal Advice	Court, and most case information, may also be accessed via the court's website at www.orb.uscourts.gov . For account numbers, etc. contact the debtor's attorney. Contact your OWN attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice!
--- Refer to Other Side for Important Deadlines and Notices ---	